

## (12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
13 May 2004 (13.05.2004)

PCT

(10) International Publication Number  
**WO 2004/040494 A1**

(51) International Patent Classification<sup>7</sup>: **G06F 17/60**

(21) International Application Number:  
PCT/KR2003/001013

(22) International Filing Date: 23 May 2003 (23.05.2003)

(25) Filing Language: Korean

(26) Publication Language: English

(30) Priority Data:  
10-2002-0066979 31 October 2002 (31.10.2002) KR

(71) Applicant (for all designated States except US): **RO-COMO CO., LTD** [KR/KR]; 5F, Handuk Bldg, 649-4 Yeoksam-dong, Kangnam-gu, Seoul 135-080 (KR).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **KIM, Yun Kyung**

[KR/KR]; 203 Seongje Yeollip, 1087-5, Daerim-dong, Yeongdeungpo-gu, Seoul 150-827 (KR). **HEO, Young Ye** [KR/KR]; 627-2 Irwon-dong, Gangnam-gu, Seoul 135-943 (KR).

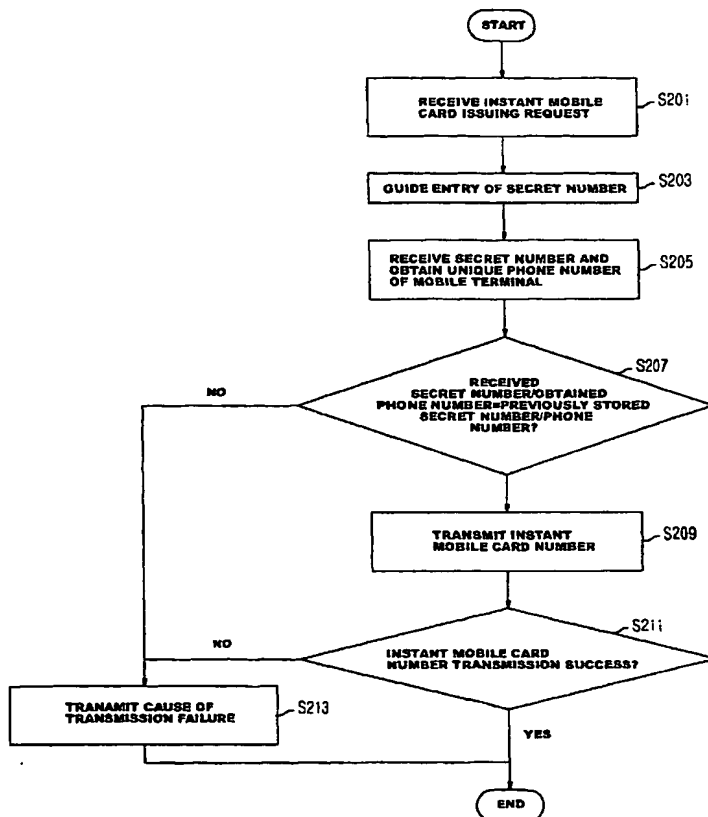
(74) Agent: **MAC PATENT & LAW FIRM**; 5th Floor, Hwaseung Bldg., #15-3, Yangjae-Dong, Seocho-Ku, Seoul 137-130 (KR).

(81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NI, NO, NZ, OM, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),

[Continued on next page]

(54) Title: METHOD FOR ISSUING INSTANT MOBILE CARD USING WIRELESS NETWORK AND ACCOUNTING IT USING SHORT DISTANCE COMMUNICATION



(57) Abstract: The invention relates to a method of issuing an instant mobile card using a wireless network and processing a payment using short-range communication and a computer-readable recording medium for storing a program for executing the method. In the instant mobile card issuing method, an instant mobile card issuing request is received from the mobile terminal, the user is authenticated by using a secret number and a phone number of the mobile terminal as an authentication key value, and an instant mobile card number is transmitted to the mobile terminal. Further, in the instant mobile card payment processing method using short-range communication, the instant mobile card number and payment information are received from a card reader terminal, a payment is processed with a physical card number mapped to the instant mobile card number, and approval is transmitted to the card reader terminal.



European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

**Published:**

— *with international search report*